

EXHIBIT B

State Farm

State Farm Fire and Casualty Company

2500 Memorial Boulevard
 Murfreesboro, TN 37131-0001

FF-11-1000-POL R F

MATLOCK, RICKY & BRIDGET
 1050 CUNNINGHAM RD
 CMERLEND FRANCE TN 37051-4419

Location: 1153 GALLION RD
 CMERLEND FRANCE TN
 37051-4417

Mortgagee: LOANOCARE SERVICING CENTER
 ITS SUCC &/OR ASSIGNS ATMA

Loan No: 99112

Forms, Options, and Endorsements

Special Form 3	FP-8103.3
Replacement Cost on Contents	OPT-RC
Debris Removal Endorsement	FE-7540
Fungus (Including Mold) Excl	FE-5722
Mandatory Reporting Endorsement	FE-5801
Rental Dwelling Endorsement	FE-5610
Extra Replacement Cost Cov	FE-8702
Actual Cash Value Endorsement	* FE-3650

*Effective: JAN 15 2017

RENEWAL CERTIFICATE

POLICY NUMBER	478-2
Rental Dwelling Pol - Special Form	
JAN 15 2017 to JAN 15 2018	
TO BE PAID BY MORTGAGEE	

Coverages and Limits

Section I

A Dwelling	\$163,800
Dwelling Extension	43,200
B Personal Property	54,000
C Loss of Rents	Actual Loss

Deductibles - Section I

Basic 1.00%	1,638
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Section II

L Business Liab (per occurrence)	\$300,000
(annual aggregate)	600,000
M Medical Payments to Others	5,000
(each person)	

Annual Premium

\$994.00

Premium Reductions

Utility Rating Credit	44.00
Home Alert Discount	42.00

Inflation Coverage Index: 215.1

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

Please help us update the data used to determine your premium. Contact your agent with the year each of your home's utilities (heating/cooling, plumbing, or electrical) and roof were last updated.

Thanks for letting us serve you...

Agent JIMMY DRAKE

Telephone (615) 441-1188 or (615) 446-3004

Moving? See your State Farm agent.
 See reverse for important information.

Prepared

NOV 07 2015

Your Rental Dwelling coverage amount...

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit at least equal to the estimated replacement cost of your rental dwelling. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an Xactware estimate using information you provide about your rental dwelling. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your rental dwelling. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your rental dwelling. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your rental dwelling.

NOTICE TO POLICYHOLDER:

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.

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(01005qh) 10-17-2010

(010315h)

IMPORTANT NOTICE

Effective with this policy term, FE-3650 ACTUAL CASH VALUE ENDORSEMENT is added to your policy. This endorsement describes what the term "actual cash value" means where used in the policy. However, this endorsement does not change any replacement cost coverage that exists in the policy. This notice summarizes the changes being made to your policy. Please read the new endorsement carefully and note the following changes:

POTENTIAL REDUCTION IN COVERAGE

Although not intended to change coverage, this change could potentially reduce or eliminate coverage depending on how it is interpreted and, in that regard, should be viewed as either an actual or potential reduction in or elimination of coverage.

- * This endorsement defines "actual cash value" to mean the value of the damaged part of the property at the time of loss, calculated as the estimated cost to repair or replace such property, less a deduction to account for pre-loss depreciation. All components of this estimated cost, such as materials, labor, overhead, and profit, are subject to depreciation. The depreciation deduction may include such considerations as age, condition, reduction in useful life, obsolescence, and any pre-loss damage including wear, tear, or deterioration.

Endorsement FE-3650 follows this notice. Please read it thoroughly and place it with your policy. If you have any questions about the information in this notice, please contact your State Farm® agent.

This notice is a general description of coverage and/or coverage changes and is not a statement of contract. This message does not change, modify, or invalidate any of the provisions, terms, or conditions of your policy, or any other applicable endorsements.

FE-3650 ACTUAL CASH VALUE ENDORSEMENT

The following is added to any provision which uses the term "actual cash value":

Actual cash value means the value of the damaged part of the property at the time of loss, calculated as the estimated cost to repair or replace such property, less a deduction to account for pre-loss depreciation. For this calculation, all components of this estimated cost including, but not limited to:

1. materials, including any tax;
2. labor, including any tax; and
3. overhead and profit;

are subject to depreciation.

The depreciation deduction may include such considerations as:

1. age;
2. condition;
3. reduction in useful life;
4. obsolescence; and
5. any pre-loss damage including wear, tear, or deterioration;

of the damaged part of the property.

All other policy provisions apply.

FE-3650

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